Help secure a monthly income if an illness or injury keeps you out of work for a long time.

**Long-term Disability** helps ensure an off-the-job accident or a chronic illness doesn’t leave you in a financial bind if you are unable to work for months.

A UnitedHealthcare Long-term Disability plan is designed to do 2 important things:

1. Give you long-term financial support.
2. Help reduce stress associated with a prolonged absence.

How the plan works.

Long-term Disability pays you a portion of your paycheck each month if you have a qualifying long-term disability where you are unable to perform your job duties for 90 days or longer.

A steady monthly income not only helps you and your family cover expenses, it may also help reduce stress that comes with being out of work for a long period.

**You can even work part-time.**

You may need to work your way back up to earning your full income, that’s why these plans allow you to work part-time and still receive benefit payments.

**Why our plans?**

- Income protection with monthly payments.
- No medical forms to complete to qualify for coverage.
- Personal claim support to help you through the process.
- 24/7 Employee Assistance Program for confidential and emotional support.
- Disability specialists to help you get back to work safely.
Your well-being is what matters most.

The plans include resources and benefits designed to support you along the way — at no extra cost:

- 24/7 Employee Assistance Program (EAP).
- Return-to-work preparation.
- Workplace modification benefit.

Did you know?

Almost 50% of Americans feel that they can’t pay an unexpected $400 bill without needing a loan or selling something.¹

Enroll today to help prepare yourself for the unexpected.

For more coverage details, see your summary of benefits and official plan documents.